

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:

MARLON O'SHEA SANDS	:	CHAPTER 13
	:	
	:	
Debtor.	:	
	:	CASE: 13-57097-MHM
	:	
	:	
	:	

AMENDMENT TO SCHEDULE J

Schedule J has been amended per trustee's objection

Also included are an Amended Summary of Schedules, Amended Statistical Summary,
and an Amended Declaration of Schedules

DATED: August 19, 2013

_____/s_____
Shawn Eisenberg, Esq.
Georgia Bar #128077
Attorney for Debtor
The Slomka Law Firm
1069 Spring Street, 2nd Floor
Atlanta, GA 30309
Telephone: (678) 732-0001

B6J (Official Form 6J) (12/07)

In re Marlon O'Shea Sands

Case No. 13-57097

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>966.98</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	<u>283.00</u>
a. Electricity and heating fuel		\$	<u>53.00</u>
b. Water and sewer		\$	<u>0.00</u>
c. Telephone		\$	<u>275.33</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>700.00</u>
4. Food		\$	<u>75.00</u>
5. Clothing		\$	<u>50.00</u>
6. Laundry and dry cleaning		\$	<u>125.00</u>
7. Medical and dental expenses		\$	<u>400.00</u>
8. Transportation (not including car payments)		\$	<u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>67.66</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>104.00</u>
d. Auto		\$	<u>0.00</u>
e. Other <u> </u>		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u> </u>		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>8.33</u>
b. Other <u>HOA Fees</u>		\$	<u>0.00</u>
c. Other <u> </u>		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>150.00</u>
17. Other <u>Wife's 2 Credit Card Payments</u>		\$	<u>75.00</u>
Other <u>CIA Cheerleading Camp</u>		\$	<u> </u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 3,433.30

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>3,929.08</u>
b. Average monthly expenses from Line 18 above	\$	<u>3,433.30</u>
c. Monthly net income (a. minus b.)	\$	<u>495.78</u>

B6J (Official Form 6J) (12/07)

In re Marlon O'Shea Sands

Case No. 13-57097

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

<u>3 Cell Phones</u>	\$	<u>80.00</u>
<u>Cable/Internet/Telephone</u>	\$	<u>180.00</u>
<u>Trash Service</u>	\$	<u>15.33</u>
<u>Total Other Utility Expenditures</u>	\$	<u>275.33</u>

United States Bankruptcy Court
Northern District of Georgia

In re **Marlon O'Shea Sands**

Debtor

Case No. **13-57097**Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	125,000.00		
B - Personal Property	Yes	4	13,350.47		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		129,433.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,732.44	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		24,754.67	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,929.08
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,433.30
Total Number of Sheets of ALL Schedules		18			
Total Assets			138,350.47		
Total Liabilities				156,920.11	

United States Bankruptcy Court
Northern District of Georgia

In re **Marlon O'Shea Sands**,
Debtor

Case No. **13-57097**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,732.44
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,732.44

State the following:

Average Income (from Schedule I, Line 16)	3,929.08
Average Expenses (from Schedule J, Line 18)	3,433.30
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,529.09

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,739.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,732.44	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		24,754.67
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		28,493.67

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Northern District of Georgia**

In re **Marlon O'Shea Sands**

Debtor(s)

Case No. **13-57097**

Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 19, 2013**

Signature **/s/ Marlon O'Shea Sands**

Marlon O'Shea Sands

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

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FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:

MARLON O'SHEA SANDS	:	CHAPTER 13
	:	
	:	
Debtor.	:	
	:	CASE: 13-57097-MHM
	:	
	:	
	:	

CERTIFICATE OF SERVICE

This is to certify that I have this day served a copy of the within and foregoing Amended Schedule J, Amended Summary of Schedules, Amended Statistical Summary, and Amended Declaration of Schedules in the above styled case by depositing same in the United States mail with the adequate postage affixed thereto to insure delivery addressed as follows:

Adam M Goodman
Chapter 13 Trustee
Suite 200
260 Peachtree Street
Atlanta, GA 30303

Marlon O'Shea Sands
1276 Windsor Glen Drive
Douglasville, GA 30134

SEE EXHIBIT A FOR ADDITIONAL CREDITORS

DATED: August 19, 2013

_____/s_____
Shawn Eisenberg, Esq.
Georgia Bar #128077
Attorney for Debtor
The Slomka Law Firm
1069 Spring Street, 2nd Floor
Atlanta, GA 30309
Telephone: (678) 732-0001

Label Matrix for local noticing
113E-1
Case 13-57097-mhm
Northern District of Georgia
Atlanta
Mon Aug 19 15:58:43 EDT 2013

Admin Recovery
Suite 102
45 Earhart Drive
Williamsville NY 14221-7809

BAC Home Loans Servicing
450 American Street
Simi Valley, CA 93065-6285

(p)CASHCALL INC
17360 BROOKHURST STREET
FOUNTAIN VALLEY CA 92708-3720

Credit Union of Georgia
3048 Eagle Drive
Woodstock, GA 30189-5531

DECA Financial Svcs
10500 Kincaid Drive
Suite 150
Fishers, IN 46037-9764

HSBC Bank
PO Box 5253
Carol Stream, IL 60197-5253

IDA
780 Buford Highway
Building C, Suite 100
Suwanee, GA 30024-2148

JcPenney
Post Office Box 965007
Orlando, FL 32896-5007

Quantum3 Group LLC as agent for
Quantum3 Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Admin Recovery
45 Earhart Dr., Suite 102
Williamsville, NY 14221-7809

American InfoSource LP as agent for
T Mobile/T-Mobile USA Inc
PO Box 248848
Oklahoma City, OK 73124-8848

Bank of America, NA
PO Box 650070
Dallas, TX 75265-0070

Cavalry Portfolio Services
500 Summit Lake Drive
Valhalla, NY 10595-2322

Crescent Bank & Trust
PO Box 1407
Chesapeake, VA 23327-1407

First Premier
3820 N Louise Avenue
Sioux Falls, SD 57107-0145

HSI Financial Services, LLC
PO Box 934075
Atlanta, GA 31193-4075

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, GA 30076-2102

Rooms to Go/TD Bank
c/o Admin Recovery
45 Earhart Dr. Suite 102
Williamsville, NY 14221-7809

Bank of America, N.A.
c/o McCalla Raymer, LLC
Bankruptcy Department
1544 Old Alabama Road
Roswell, GA 30076-2102

Automobile Acceptance
749 Main Street
Riverdale, GA 30274-2398

CCB Credit Services
PO Box 272
Springfield, IL 62705-0272

Charles T. Day, III
1790 Atkinson Road
Suite F
Lawrenceville, GA 30043-7989

Crescent Recovery, LLC
PO Box 1097
Chesapeake, VA 23327-1097

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

IC System Inc
PO Box 64378
Saint Paul, MN 55164-0378

JCPenney
PO Box 960090
Orlando, FL 32896-0090

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

TD Retail
PO Box 731
Mahwah, NJ 07430-0731

TD Retail Card Services
PO Box 11956
Newark, NJ 07101-4956

Tidewater Credit Svc
PO Box 15243
Chesapeake, VA 23328-5243

(p)TIDEWATER FINANCE COMPANY
P O BOX 13306
CHESAPEAKE VA 23325-0306

Transworld Systems, Inc
PO Box 15520
Wilmington, DE 19850-5520

U. S. Attorney
600 Richard B. Russell Bldg.
75 Spring Street, SW
Atlanta GA 30303-3315

Windsor Glen Pond HOA
1294 Windsor Glen
Douglasville, GA 30134-2733

Adam M. Goodman
Adam M. Goodman, 13 Trustee
Suite 200
260 Peachtree Street
Atlanta, GA 30303-1236

Howard P. Slomka
Slomka Law Firm
2nd Floor
1069 Spring Street, NW
Atlanta, GA 30309-3817

Marlon O'Shea Sands
1276 Windsor Glen Drive
Douglasville, GA 30134-2733

Shawn J. Eisenberg
The Slomka Law Firm, PC
1069 Spring Street, NW
2nd Floor
Atlanta, GA 30309-3817

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

CashCall
PO Box 66007
Anaheim, CA 92816

Georgia Department of Revenue
Centralized Taxpayer Account
PO Box 105499
Atlanta, GA 30348-5499

(d)Georgia Department of Revenue
PO Box 105499
Atlanta, GA 30348

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

Tidewater Finance Company
P.O. Box 13306
Chesapeake, VA 23325

End of Label Matrix
Mailable recipients 39
Bypassed recipients 0
Total 39